

THE DELAWARE^{AND} HUDSON COMPANY BULLETIN



Growin' Smiles

*A SMILE is quite a funny thing,
It wrinkles up your face,
And when it's gone you never find
Its secret hiding place.*

*But far more wonderful it is
To see what smiles can do;
You smile at one, he smiles at you,
And so one smile makes two.*

*He smiles at someone, since you
smiled,
And then that one smiles back,
And that one smiles, until in truth
You keep in smiling track.*

*And since a smile can do great good
By cheering hearts of care,
Let's smile and smile and not forget
That smiles go everywhere.*

— Selected.

The
DAK

The
DELAWARE AND HUDSON COMPANY
BULLETIN

The
DAK

Vol. 10

Albany, N. Y., March 1, 1930

No. 5

Famed For Fast Runs

*Retired Veteran Holds the Distinction of Having Been One of the Most Popular
Susquehanna Division Engineman Among Fellow Employees*

WHEN a person started out on a journey by rail fifty years ago, he expected to experience some sort of an adventure before returning home and, more often than not, he did. People who were so fortunate as to have gone beyond the bounds of their native state were considered "experienced travelers". Those who had crossed the continent or either ocean were in a class by themselves.

There was some justification for this state of affairs. Travel presented many opportunities for experience of all sorts. To cross the Atlantic on the most up-to-the-minute steamer took at least eight days; sailing vessels were weeks making the same trip. A similar period of time was required to span the continent, eight days being about the best one could do by rail. In both of the above instances the item of expense was a prime factor in deciding the question of what means of travel to employ. Nowadays the transportation industry has been so standardized that there is little or no variation in the rates charged, per mile, by the various carriers on the land. In place of the matter of expense the difference now lies in the relative convenience, safety, and speed

of modes of travel offered by various companies.

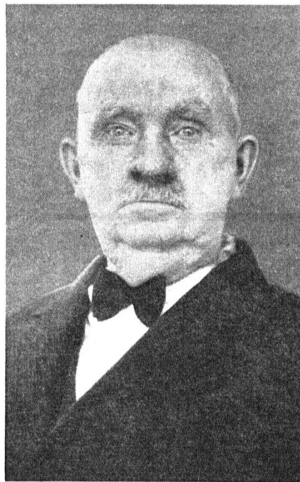
Fifty years ago, when GARRIE B. CHASE, Pensioned Engineman, entered Delaware and Hudson employ, the company was undergoing a period of reorganization and development. The management

had decided to make a concerted effort to improve the existing rail lines. Whereas, previous to this time, single track had been the order of the day, the laying of double track was found advisable. Heavier locomotives were purchased; new and heavier cars were introduced; and every effort was made to give the public what it wanted most. At that time it was a safe and speedy system of transportation for both passengers and freight.

Throughout the period of Mr. CHASE's service with the company, which extended over a period of 33 years beginning in 1880, the management was attempting to get into a position to adequately furnish transportation for the territory it served.

The story of his life is, therefore, linked with a period when the aim was to get the trains over the road in the shortest length of time possible.

GARRIE earned fame all along the old Albany and Susquehanna, and Rensselaer and Saratoga



GARRIE B. CHASE

The Delaware and Hudson Company Bulletin

railroads for his fast runs with both passenger and freight trains. It was generally conceded in local railroad circles that if a new scheduled time could be "made" GARRIE could do it. Those who knew him back in the Eighties, Nineties, and the early part of this century, looked upon him as being one of the "safest yet speediest men running an engine".

Some of his more notable runs are still called to mind by veteran train service men on the Susquehanna and Saratoga Divisions. One, in particular, was called to the attention of *Bulletin* readers in the article concerning Pensioned Engineman MYRON S. MORSE, published in the issue of September 15, 1929. MR. MORSE was firing for Engineman CHASE at that time.

MR. CHASE adds to the story of MR. MORSE some interesting details. Their locomotive, the 204, was equipped with one of the old type "steamboat whistles" which could be heard for miles. When the 204 was dispatched to overtake and stop the northbound train, which had run by Delanson without receiving orders to meet a southbound freight at Kelley's, GARRIE "gave her head". All the way down the hill toward Schenectady he raced the 204 blowing "brakes" repeatedly. Had the crew in the caboose of the "orderless" freight seen his "washout" signals a head-on collision would have been avoided. As it was, they attempted to stop, but the locomotives of the two freight trains came together, with slight damage to both, just south of Kelley's station.

Another run which stands out in his career was made with Conductor "Billy" Mickle on the old train 307 which ran opposite to 312, the southbound sleeper. GARRIE argued that he could make the run from Binghamton to Oneonta without stopping for water. Other enginemen, together with officials, were pessimistic about the chances of doing so without having to dump the fire.

GARRIE, nevertheless, arranged with Conductor Mickle to "give him a chance". News of the attempt was noised about the line between the two points and a crowd gathered at Oneonta to see the finish of the race against time. By the time 307 arrived at the south end of Oneonta Yard the locomotive was very low on water. GARRIE, knowing that a delay meant "pulling the fire", blew for the station, and pulled up to the plug with very few minutes to spare.

While he worked on "495" a fast freight, in pusher service with the 787, on passenger runs as an extra engineman, and on other fast freight runs with locomotive 268, MR. CHASE never injured a single passenger or fellow employee. A large part of his term of employment was served under Engine Dispatcher Charlie Beech.

MR. CHASE was forced to retire on account of physical disability in 1914. Although the sixteen years have elapsed since that time have seen vast changes in railroad operation, he is still proud to say that he was, and still is, a Delaware and Hudson man.

She was still rather new at driving a car and a little confused in traffic. Down Broadway she forgot to stop soon enough at the signal and shot out into the middle of the street.

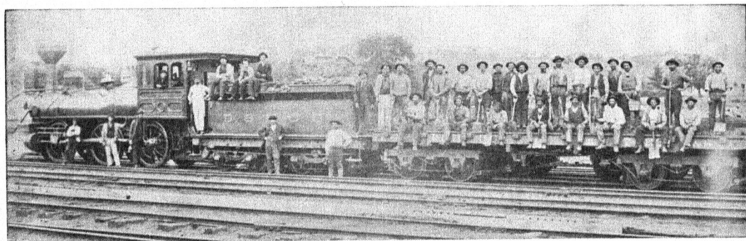
Pompously the traffic officer bore down upon her.

"Didn't you see me hold up my hand?" he shouted, fiercely.

The culprit gasped a breathless "Yes."

"Didn't you know that when I held up my hand it meant stop?"

"No, sir; I am just a school teacher," she said, in a timid, mouselike voice, "and when you raised your hand like that I thought you wanted to ask a question."



Work Train at Delanson in the "Eighties"

From The

Great Lakes to Tide Water

A Survey of the Possible Water Routes Which Might be Used to Connect Two Great Empires Within Our Country, and the Reasons Why Such Routes Are Considered Impractical

By L. F. LOREE

(Continued from last issue.)

THE whole character of ocean transport is changing. Twenty-five or thirty years ago, the business was done almost exclusively by tramp steamers. Now, it is done largely by combination passenger and cargo boats, and by cargo boats sailing on stated schedules to fixed points of destination, and the tramp steamer is dwindling to a very small proportion and bids fair to be out of business in another 10 or 15 years.

Salt water, as you know, is heavier than fresh water and, therefore, it floats the boat higher in the water than the fresh water would. In this comparison it makes a difference of about six inches in the draft. In addition to that, the boats have to be built very much heavier; they take up more room for their coal bunkers; they require more room for their machinery; the passageways and decks are differently spaced; the whole structure of the ship and its constitution is so different that it is not an economical thing to send it up to the Great Lakes. The Brookings people found it would not go up there and the investigation we made at Montreal two or three years ago satisfied us that ocean boats would not go into the Great Lakes.

That brings us back to the question of what to do about eliminating the loss by going down into Lake Ontario. It would seem to me that it might be done by sticking to the Barge Canal and improving it between Lake Erie and Oneida Lake. If we use 50-foot locks, and there are locks in the Welland Canal 46½ feet, you could lift from the Hudson River to Little Falls with eight locks; then by a deep cut of about 50 feet through the Rome Divide; lowering the surface of Lake Oneida about three feet, and raising the canal west of Lake Oneida four feet, you get about 125 miles of level canal in that stretch. You would then have five locks from the end of that level to Lake Erie, with a long 64-mile stretch of level at Rochester.

I fancy the cost of that work, having in mind the fact that you have your right of way and 12 feet of the excavation already made, would not be greater, and perhaps somewhat less, than the Ontario development. You would save ten locks, would eliminate all question as to water supply, and have a down-hill passage all the way.

Now, assuming that you have got your canal, there are three elements to be considered in utilizing it as a means of transport—the elements of time, speed and cost.

On account of weather conditions, the canal would only be kept open 245 days in the year, and the railroads run 365 days. That gives the railroads an advantage of 50 per cent and is a big handicap for a canal to carry. On the other hand, the business on which the canal would live would be the business of transporting grain and bulky articles—articles that do not demand a very fast service—and the fact that they do it successfully on the Great Lakes would indicate that they can at least hope to do it in the canal navigation.

As to speed, the speed on the canal would be about an hour and a half for passage of each of the thirteen locks, and about 4½ miles an hour for navigation in the canal proper. I do not know what the speed of a railroad car is between terminals. So far as I know, there are no railroads in this country, except the Delaware and Hudson and Kansas City Southern, that keep any record of it. We know what the average car miles per day are. The Car Service Bureau in Washington reported that for the month of June it was 32.4 miles per day, but that takes into consideration the withdrawal of cars for repairs, the fact that the producer does not do any work on Sundays or holidays and works a very short day when he works, all of which limit the time in which a car can be kept in motion.

We know what the speed of trains on the road is. The Car Service Bureau reports that in June to have been 13.4 miles per hour. But what the

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speed is between New York and Chicago I do not know, and what it is between San Francisco and St. Louis I do not know, and I do not think anybody keeps any record.

In 1902, when I was on the Baltimore and Ohio, I spent considerable time in discussing the question with Mr. Cassatt, of the Pennsylvania, and at that time we set the figure at six miles per hour, feeling that was very well above the performance and that it would give all the transportation officers a pretty hard job to work at. We were not doing as well as that on either road in those days. We used to operate at that time the Potomac and Cumberland Canal, which was 182 miles long, from Cumberland, Md., to Washington, and it used to be a joke that you would occasionally see a mule-drawn loaded coal barge pulling out of Cumberland for Washington and a train-load of coal moving to Washington and the mule would beat the train down to Washington—at least, the coal got there quicker in the barge than in the coal car.

The average yard detention on the Kansas City Southern is running about 3.6 hours per car in the six yards between Port Arthur and Kansas City. On the Delaware and Hudson, it is running about 5.4 hours in the two yards between Wilkes-Barre and Rouses Point. We are handicapped just now, as you all know, by the demoralization in the anthracite coal trade. The road speed on the Kansas City Southern is 15.4 miles per hour and on the Delaware and Hudson 14.4 miles per hour, so that moving a car 785 miles from Port Arthur to Kansas City is a maintained speed of 10.8 miles per hour, and the moving of a car from Wilkes-Barre to Rouses Point is a maintained speed of 10.3 miles per hour.

Let me say that I was Division Superintendent nearly 40 years ago on the Cleveland & Pittsburg Railroad, a single-track line then moving some of the heaviest traffic in this country. Our west-bound time was 13 miles an hour and our east-bound time was 14 miles, the difference being due to the priority of track given the eastbound trains on the time card, so you see the speed on the road is, today, practically no better than it was 40 years ago.

The improvements in the movement have been made entirely in the yards. We have built yards with reception and departure tracks; we have gone into hump switching; built retarders; developed "main tracker" movements; we have done a larger number of things, all of which tended to reduce the yard delay. The road speed is practically no better than the best of 40 years ago. The yard movement has tremendously im-

proved and there has been a great improvement in the movement of the cars between the extreme terminals.

I do not know what figure to put on the movement between terminals for the country. Some of the men I have talked with, whose judgment I value, say it would not be over 7 miles. I put it at 10, for the purpose of the argument, and if it is 10 and the canal speed is 4½ miles, plus the lockages, why, then, the railroad would have an advantage of about 144 per cent in speed. There is an advantage of 50 per cent in time and 144 per cent in speed, and that is a terrible handicap to overcome.

Then you get down to the question of cost. Nobody ever assembles any figures that are really comparable in the cost of canal navigation and railroad transportation. The railroad rate comprehends all the expenses that go into the movement. The canal rate only takes in part of them and the rest of them are borne by the general community through taxation. Now, the railroads, as you know, pay taxes and they pay very heavy taxes, and that tax is in the nature of a commodity tax. It is paid by the commodity—transportation—which we have to sell. The State does not get any tax from the canal and, therefore, it has to provide itself with the money that would come in from that source by a general tax on the whole people. The railroad bears the entire expense of maintenance and the entire expense of operation.

The State would assume all the expense of maintenance of the canal and a large part of the expense of operation, so that to make any comparison at all we would have to have some "honest to God" figures that would comprehend all the elements that go into the expense of canal navigation to compare them with the elements that we know go into the expense of railroad transportation, in order that we might determine whether or not there would be any real benefit, from the money standpoint, from the use of that method in doing our business.

As time goes on, this question of transportation is going to grow in significance. In the last eight years, the population of these 13 northeastern states has grown from 34,000,000 to 40,000,000 and is growing at about the rate of 18 per cent every ten years. We shall have by 1940 about fifty millions and by 1950 about sixty millions.

As I said previously, the range of the Allegheny Mountains is significant, not only because it is high (2,000 feet), not only because it has no water gap, but also because it is 300 miles

(Turn to page 78)

Granville
Rensselaer and Saratoga Rail Road. STATION.

Statement of Freight received at, and forwarded from this Station from the 1st to the 31st day of May 1905. both days inclusive

	Freight Forwarded			Freight Received			Total	
	Weight in Pounds	Freight	Local B. Charge	Weight in Pounds	Freight	Local B. Charge	Debit	Credit
Albany.....	1261	✓	308	697	✓	197	89	2362
Cohoes.....								
Schenectady.....				700	✓	175	88	1064
Branch.....								
Troy.....	20000	✓	17000	567156	✓	31998	4874	26372
Waterford.....								56
Mechanicville.....								
Holston.....								
Saratoga.....	5840	✓	1245	6586	✓	1540	35	1575
Canastota.....								
Moreau.....								
Fort Edward.....								
Smith's Basin.....								
Fort Ann.....								
Comstock Landing.....								
Whitball Junction.....				180	✓	56		56
Whitball, Lake.....				41000	✓	1200		2200
Sore Line.....								
Fair Haven.....								
Hydeville.....				280	✓	78		98
Canton.....				1010	✓	35		35
West Rutland.....				16000	✓	1440		1440
Centre Rutland.....								
Rutland.....	5000	✓	1070	25593	✓	280	7200	8198
Poultney.....	55800	✓	85	2487	✓	476	4640	4874
Middle Granville.....	60	✓	2928	35	✓			35
Granville.....								
Pawlet.....	470	✓	140	700	✓	70		70
Report.....	700	✓		1064	✓			1064
Salem.....				100	✓	35		35
Shushan.....				2400	✓	365		365
Cambridge.....	60	✓	35	2224	✓	1780		1783
Eagle Bridge.....								
Charlton.....	131700	✓	139000					
Cherry Hill.....				20000	✓	3000		3000
Granville.....				600	✓	120		120
Total								
<div style="display: flex; justify-content: space-between;"> 5045105 161767 1155384085 280 51628 48332 72056 1155 </div>								
<div style="display: flex; justify-content: space-between;"> Freight on Freight Forwarded..... Local on Freight Forwarded..... Both Charge on Freight Forwarded..... </div>								
<div style="display: flex; justify-content: space-between;"> 52688 18382 1155 </div>								
<div style="display: flex; justify-content: space-between;"> Local "Both Charge" paid on Freight Forwarded..... Total..... </div>								
<div style="display: flex; justify-content: space-between;"> 209101 </div>								

MANY of our agents will be interested in the station balance sheet of some sixty years ago which was sent in to us from Granville, N. Y. The names of some of the old

stations may recall a few memories. Most significant is the fact that the total for the month as shown on the old sheet would just about make one good day's business nowadays!

Latest Addition to Our Po

Poppet Valves Distinguish Locomotive 651, Newest Product of Our Colonie Shops, Which is

THE success of Locomotive 652, a description of which appeared in *The Bulletin* of June 1, 1929, in performing the work required of it in handling one "side" of our fast Montreal-New York day train, *The Laurentian* has led to the construction of a running mate, Number 651, which, to the casual observer is identical with the original experimental type. There is however, one radical difference and that is in the valves which control the steam distribution to the locomotive cylinders.

Locomotive designers during recent years have been striving to increase the operating efficiency of their product in various ways. Compounding of steam pressures, long a standard practice in Europe where fuel is very expensive, was abandoned in America with the coming of the superheater as maintenance costs of compound locomotives were felt to be out of proportion to the benefits derived from the more efficient use of the steam which resulted from compounding.

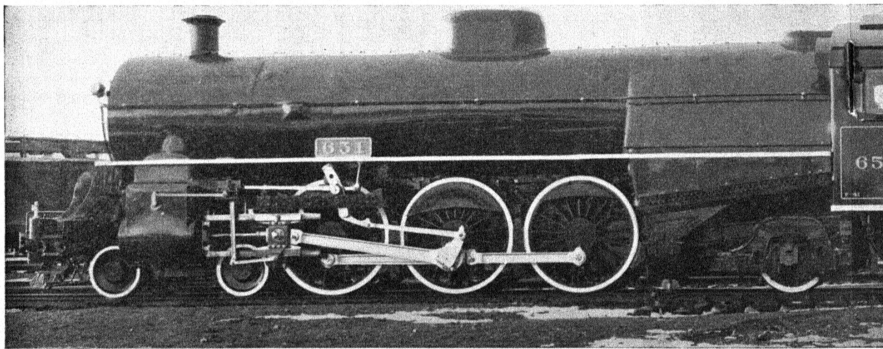
Modern operating efficiency, however, demands improved performance by motive power as well as every other part of the railroad organization. To this end boiler pressures are being increased, superheaters re-designed, and improvements made in throttle valves and pipes to decrease resistance

to the passage of the steam, as this reduces its capacity for doing useful work.

Prior to the introduction of the superheater and its accompanying high steam temperatures, the slide valve and Stephenson link valve gear, driven from eccentric cams located on the main axle between the engine frames, were in general use. Increasing size of locomotives necessitated the enlargement of valve gear mechanism parts to such an extent that this arrangement became too cumbersome for use. A Belgian engineer, Walschaert, then devised the system of cranks and levers driven jointly by the movement of the main crank pin and the locomotive crosshead, which is in general use today as the Walschaert gear.

In order to overcome difficulties experienced with the slide valve when working superheated steam, a new design consisting of a spool-shaped piston valve, was developed. While fairly satisfactory this type was far from being perfect as a steam distributing element, maintenance cost being considerable due to wearing of the rings and valve chamber bushings which, if not attended to, resulted in steam leakage and loss of power.

Just as throttle valve designers turned from the piston type of valve to the poppet so the de-



Passenger Motive Power

Which is to be Assigned to Trains Nos. 34 and 35 in Montreal-New York Daylight Service

signers of steam chest valves sought to make use of the same device.

The Lentz Poppet Valve in combination with the Walschaert gear with which Delaware & Hudson Locomotive 651 is equipped, consists of four poppet valves, one inlet and one exhaust valve at each end of either cylinder, somewhat similar to those used in most internal combustion engines used in automobiles. The locomotive valves are, of course, much larger and their construction differs from the usual "mushroom" shape in order to make them strong enough to control the pressure of 275 pounds per square inch which the boiler of this locomotive delivers.

The valves are operated by a cam shaft, just as in automobile engine. This shaft is caused to rotate, or rather oscillate, by the movement of the valve rod which connects the valve crosshead to a lever arm on the end of the cam shaft. (With the piston or slide valve this valve rod would have been attached direct to the valve stem.) Otherwise the valve gear is identical with that of the usual type of locomotive.

In addition to giving better steam distribution it is claimed that the poppet valves remain absolutely tight over long periods of service, need no

lubrication, and require very little power for their operation.

It is anticipated that the use of poppet valve will result in more efficient operation. In order to check this point accurately Locomotives 651 and 652 have been built along identical lines and results obtained when run on the same trains day after day should test the merits of the two types of valve gear quite conclusively.

The customer stretched his legs and surveyed the remains of his glorious repast.

"Ask the manager to come along," he said to the waiter.

That worthy, suave and smiling, appeared.

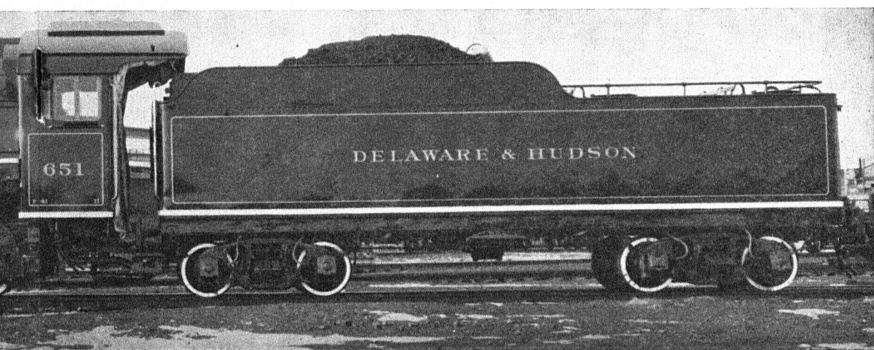
"You the manager?"

"I have the pleasure, sir."

"Well," said the customer, "five years ago I dined here, was unable to pay my bill and you kicked me out."

"I'm very sorry, indeed, sir," said the manager, with an apologetic look; "but I'm sure you will understand that business is—er—"

"Oh, don't mention it. Might I trouble you again?"



The

Delaware and Hudson Company BULLETIN

Office of Publication :

DELAWARE AND HUDSON BUILDING,
ALBANY, N. Y.

PUBLISHED semi-monthly by The Delaware and Hudson Company, for the information of the men who operate the railroad, in the belief that mutual understanding of the problems we all have to meet will help us to solve them for our mutual welfare.

Permission is given to reprint, with credit, in part or in full, any article appearing in THE BULLETIN.

Vol. 10

March 1, 1930

No. 5

Enter Without Knocking

IF you work in a department store, a bank, a railroad office, a factory, I beg of you, on your life, do not knock. Speak ill of no one, and lis to no idle tales. Whether the bitter things told are true or not, has no bearing on the issue. To repeat an unkind truth is just as bad as to invent a lie. If some one has spoken ill of me, do not be so foolish as to hope to curry favor by telling me of it. The "housecleaning" that occurs in the office of companies and corporations, every little while, comes as a necessity. In a small establishment the head of the house can pooh-pooh the bickering out of the window; but in large concerns where many men are troubled with lint on the lungs, and everybody seems to have forgotten his work, just to "chew," then self-protection prompts the manager to clean house. It is the only thing he can do to preserve the life of the concern.—ELBERT HUBBARD.

This May Help You

AT the festive season when income taxes are the "talk of the town" and many of us are happy in the thought that we are fortunate enough not to have to pay anything, it may be welcome news to some of our more prominent bachelors to read a few exempt items which might not be thought of otherwise. Perhaps it may mean all the difference between "to pay or not to pay".

According to the general manager of the New York Automobile Club motorists are entitled to

the following exemptions which might not be obvious:

All sums paid during the calendar year as registration fees, driver's licenses, State personal property taxes and municipal taxes.

The total sum paid as a gasoline tax, where it is a consumer's tax under the law, as in New York State.

Interest on money borrowed for the purchase of an automobile.

Uncompensated losses sustained by reason of damage to any automobile.

The amount of finance charges on automobiles purchased. This includes charges for interest and risk on the loan but not the amount of the insurance premium.

Now to figure it all out before March 15th!

One Hundred Years Ago

THIS year marks the one hundredth anniversary of the first transportation of anthracite, in quantity, through the Delaware and Hudson canal. Although the 107th birthday of the company will not be celebrated until April 23rd, the following list of events occurring 100 years ago, is of interest:

January 6—Weighing machine to weigh canal boats and cargoes ordered installed at Eddyville.

Company houses and stores at Bolton (Rondout) insured for \$8,700. Insurance placed on steamboat *Rondout*, barge *Lackawanna*, and all canal boats.

January 12—Initial Champlain Transportation Company dividend, \$4.00 per share, declared.

February 6—Ropes substituted for chains on all ascending Gravity Railroad planes.

March 13—Application to the Congress of the United States for subscription of \$200,000 to the capital stock of the company ordered.

Establishment of agencies for the sale of the company's anthracite at Boston and Providence authorized. Fifty tons of anthracite sent to Boston to enable prospective customers to judge its quality.

Some Never Start!

NO great man, outside of rulers of nations, ever has been accorded so much recognition of his greatness during his lifetime as Thomas A. Edison. One must search the lexicon

(Turn to page 78)

Why Save Money?

State Supervised Savings Banks Offer Means of Keeping Money Busy in Productive Industries, Thus Helping to Encourage Business and Provide Steady Employment for Workers

MAN'S first lessons in the necessity for providing for the future were gained only through bitter experience—primitive life in the early days of history was individual, self-centered. He made no provision for the future. By degrees, he began to observe the provident habits and activities of the animals—learning the wisdom of banding with others for general protection and to provide for future wants and needs. Then came the realization that property was the basis of prosperity and progress. Next came the realization of the power of accumulated capital. That capital was first represented by animal skins; in the next stage of development, it was cattle; and later, when men learned to till the soil, it was grain. This system, known as bartering, had great limitations. Under such methods the shoemaker would have to find a miller who wanted shoes before he could secure flour for his needs. As trade developed, a medium of exchange also developed, with gold finally becoming the standard of value.

In 1698 Daniel Defoe, the author of *Robinson Crusoe*, conceived the idea of savings banks in England. These institutions, however, received deposits only, allowed no withdrawals but paid pensions when the contributor reached a mature age. The first actual savings bank was founded in 1810 by the establishment of the Ruthwell Savings Bank in Dumfriesshire, Scotland, by Rev. Henry Duncan, who desired to help the poor in his parish to provide for themselves. This movement soon spread throughout England and Scotland, and finally to America.

The Savings Bank in America furnishes one of the best known illustrations of the small beginnings of mighty institutions. At the close of the Revolutionary War financial conditions in this country were in a most discouraging state. The public debt was overwhelming, tax systems were loose, paper money had no reliable value and poverty was increasing rapidly. Looking across to Europe, some outstanding and foresighted men studied the operation of the Savings Bank idea. As a result of their observations and study, meetings were called in several of the principal American cities, and foundations laid for the much-needed savings banks that came quickly into be-

ing. There had been little need for such banks prior to that time because of the little money in circulation, and because America had been an agricultural country, and the farmers put their savings back in their farms to buy more livestock, equipment, or land. With the development of shipping and commerce, a new class of employes sprang up, and as they worked for others, they could not use their surplus to increase their holdings as the farmer and the ship-owner could.

New York was the first to institute the movement; Philadelphia the first to put it into practice, and Boston the first to charter savings banks. Rhode Island followed shortly after, in 1819.

Provision has been made by our various states for the conduct of banks of differing types—those intended for business needs, such as commercial banks and depositories; and trust companies which serve as fiduciary agents in addition to their functions in the field of ordinary banking. One type of bank has been especially intended by law for the savings of those who wish to acquire financial independence by thrift, and this type of bank has been endowed with requisite powers and surrounded with the safeguards to which the fortunes of thrifty people are entitled, namely—the savings bank.

Funds deposited in savings banks must, by law, be invested, in most states, in first mortgages, or high grade Government, State, Municipal, Railroad, and Utility Bonds. Not only do these investments make profits for depositors, but they furnish capital for industries which give employment to uncounted thousands. They put money into circulation, and so make it work for its owners. In this way an endless chain of prosperity is created, with profits added to profits with never-ceasing regularity. Not only is the individual benefited; but the whole world gains advantages.

Thrift is the basis of all prosperity. It is one of the outstanding marks of intelligence. To set by in store a part of one's earnings against the needs of old age is the very kernel of common sense. Insurance protects the thrifty against unforeseen adversity meanwhile. To save for the buying of a home is a duty which every man owes to his wife and his children. If one spends all he

earns, he destroys his own ability to capitalize his productive capacity, and fails to provide against unemployment and periods of business depression, unless he has insured against these things.

There is a great difference between thrift and stinginess. Thrift broadens one's viewpoint and makes living a real object. It adds to human comforts, raises social standards, builds homes, provides for dependents, gives a sense of security, makes a citizen an asset to his community. Industry earns, economy manages, prudence plans, frugality saves—but thrift does all of these things.

A Resolve

I WILL study the language of gentlemen and refuse to use words that bite and tongues that crash.

I will practice patience at home lest my temper break through unexpectedly and disgrace me.

I will remember that my neighbors have troubles enough without unloading mine on them.

I will excuse others' faults and failures as often and fully as I expect others to be lenient with mine.

I will be a friend under trying tests and wear everywhere a good-will face unchilled by aloofness.

I will love boys and girls so that age will not find me stiff and soured.

I will gladden my nature by smiling out loud on every fair occasion and by overlooking optimistically.

I will pray frequently, think good things, believe in men, and do a full day's work without fear or favor.

Passenger Service Unprofitable

SOME statistics recently compiled by the Interstate Commerce Commission show that the railways of different parts of the country derive widely differing results from their passenger service," says the *Railway Age*. "Division of operating expenses by the commission's method has disclosed that in 1928 the western group of roads suffered a net loss of \$11,337,186 from their passenger train service, operating expenses assigned to this part of the service exceeding by this much the earnings from it. The railways in southern territory (including the Pocahontas region) incurred operating expenses for passenger service

which were almost exactly equal to their earnings from it. The railways in eastern territory had net earnings of \$114,414,000 from passenger service.

"For every dollar of passenger train revenues, the roads as a whole spent almost 92 cents for rendering passenger train service. Obviously, most roads have to rely upon the net earnings from their freight service to pay practically the entire return upon their investment. In southern territory the return upon the entire investment was derived from freight earnings. In western territory freight earnings not only had to pay the entire return upon investment, but also to bear the operating deficit incurred in rendering passenger train service.

"The eastern district is divided into three regions—New England, Great Lakes and Central Eastern. In all these regions the railways derived net earnings from their passenger business.

"In the southern district there are two regions—Pocahontas and Southern. The Pocahontas lines, which are large coal carriers, operated their passenger service at a loss, while the other railways in the south as a whole made some net earnings from it.

"The western district is divided into three regions—Northwestern, Central Western and Southwestern. The Northwestern roads incurred a net operating loss of almost \$15,000,000 on their passenger train service. The Central Western roads made net earnings of over \$11,000,000 on their passenger train service. The Southwestern roads incurred a net loss of more than \$7,600,000 on their passenger train service.

"The principal explanation of the difference in results in different territories is to be found in the widely differing densities of population, and the consequent differences in densities of passenger traffic. There is a minimum amount of passenger train service that a railway must render. In the eastern district the railways, on the average, carry about 310,000 passengers one mile annually on each mile of road, and about 75 passengers per train. In the southern district the average density per mile of road is less than 100,000 passenger miles annually, and the average number of passengers carried per train is about 44. The western group of roads render as much passenger service, measured by train miles, as the eastern group, but their average density of traffic per mile is only about 80,000 passenger miles, or about one-fourth as great as that of the eastern lines, and they carry an average of only 45 passengers per train.

"As passenger business is more unprofitable now

than ever before, a question might be raised as to why the railways have recently increased the speed and otherwise improved the service of their through passenger trains. The reason is that they incur their losses on their local short haul business, while their through trains, because of the

larger number of passengers carried, usually make comparatively good earnings, and they are influenced by competition to improve the part of the service the direct operating expenses of rendering which are exceeded by the earnings from it."

\$59,104 Paid in Three Months

Beneficiaries of Group Insurance Policies Received This Sum in Settlement of Thirty-Five Claims

DURING the months of November, December, and January, payments were made to the beneficiaries of thirty-five employes who held Life Insurance policies under the Group Insurance Plan. Five of this number were on the pension rolls. Two of the settlements made included an amount twice the face of the policy on account of accidental death. In another instance, an additional \$3,000 was paid under the Engineer's special offer.

Individual payments were made as follows:

NAME	OCCUPATION	LOCATION	DATE DIED	CLAIM
Bly, George W.	Stockkeeper	Carbondale	11-24-29	\$1,400
Boland, John Francis	Yardmaster	Oneonta	11-6-29	2,800
Bolster, John C. (P)	Conductor	Saratoga	1-12-30	3,600
Boyce, Charles W.	Laborer	Oneonta	12-27-29	1,000
Burnett, Frank C.	Car Inspector	Carbondale	11-28-29	1,800
Cavanaugh, James (P)	Crossing Watchman	Saratoga	12-14-29	1,000
Connors, John	Foreman	Whitehall	11-27-29	1,600
Cowden, Walter V.	Foreman	Colonie	12-19-29	1,800
Dailey, George	Fireman	Oneonta	12-6-29	2,000
Doud, Frank	Crossing Watchman	Dickson	10-24-29	250
Ferguson, George E. (P)	Baggageman	Sidney	12-26-29	1,600
Foutch, John	Boilermaker Helper	Oneonta	11-16-29	1,400
Gorman, Dudley F.	Watchman	Albany	11-23-29	1,000
Hunt, Henry S.	Asst. to Purch. Agt.	Albany	12-19-29	3,800
Louden, William	Flagman	Albany	1-9-30	1,000
Martino, Frank	Trackman	Ft. Edward	4-8-29	1,000
McCoy, John N.	Engineer	Colonie	1-13-30	6,200
Miller, Harry J.	Trainman	Binghamton	12-8-29	†1,600
Miller, Joseph H.	Crossing Watchman	Peekville	12-18-29	*500
O'Hara, James E.	Crossing Watchman	Green Ridge	1-13-30	1,000
Pignatelli, Alfonzo A.	Assistant Foreman	Mechanicville	11-9-29	**1,000
Price, Alfred	Gateman	Hudson	11-5-29	500
Radley, William	Blacksmith	Colonie	11-28-29	1,600
Riley, J. Richard	Assistant Cashier	Oneonta	1-16-30	1,400
Ryan, John F.	Moulder	Colonie	12-27-29	%104
Seymour, Frank	Assistant Foreman	Ticonderoga	11-25-29	1,000
Sharp, William L.	Machinist	Colonie Shops	12-10-29	2,200
Shiggins, Frederick	Flagman	Saratoga	1-21-30	1,000
Smith, John	Car Repairer	Green Island	12-7-29	1,000
Sparda, Benny	Ash Pit Laborer	Colonie	10-27-29	1,400
Sprong, Jesse W.	Purchasing Agent	Albany	1-5-30	5,000
Sullivan, Dennis F.	Trainman	Ft. Edward	12-31-29	1,600
Tierney, Patrick J.	Carpenter Helper	Carbondale	11-25-29	**2,000
Twining, Ralph	Trainman	Green Ridge	11-19-29	1,600
Urquhart, Murdo (P)	Mason	Saratoga	11-3-29	1,400

Total. \$59,104

† \$3,200.00 under original insurance plan and \$3,000.00 under Engineer's special offer.

* Free life insurance under the two year plan.

** Includes payment under Accidental Death and Dismemberment Insurance.

% Balance due on Total and Permanent Disability Insurance claim, employe having died while on claim.

(P) Indicates pensioned employe.

GREAT LAKES TO TIDE WATER

(Continued from page 70)

wide. You can go around it at the north end by a canal keeping close to Lake Ontario. Many railroads have gone across it. I know of but one location that would improve any of the railroads there now, and if our future communications between these two great empires in the Northeast and Mid-West are going to be limited to no more railroads and to one canal, they present quite serious problems for our consideration and they ought to command the best talent that we possess to think them out.

(NOTE: This is the concluding article in a series of addresses by the President before The Delaware and Hudson Freight and Ticket Agents' Association during the sessions of their last annual meeting at the Hotel Champlain, Bluff Point, N. Y. Previous articles appeared in the issues of THE BULLETIN dated February 1st and 15th.—EDITOR.)

SOME NEVER START

(Continued from page 74)

of superlatives to find an adjective descriptive of the honor done Edison in the Light's Golden Jubilee celebration. Mammoth, stupendous, magnificent, glorious! Literally a whole people did him honor. The head of the nation made a long journey to add his mead of praise to that of captains of industry and others of the powerful of the earth in giving recognition to the great inventor and citizen.

Lessons of all sorts will be drawn from the Edison celebration by writers and speakers. The heights to which the humblest born boy may rise in this free country of ours will be pointed out. But other countries afford like opportunities—witness the career of the nation's recent distinguished guest, Ramsay MacDonald, Labor Premier of Great Britain. The great Mussolini only a few years ago was a humble professor, born the son of a blacksmith. Germany, France, Scandinavia, to say nothing of Turkey's Kemal and Soviet Russia—and Japan and China, in the Orient—afford other examples of the humble risen to eminence in civil as well as public life.

His mere rise to greatness and the winning of nation-wide recognition is not the most significant feature of Edison's career. To our way of thinking his continuance of work at 82 has most significance. It suggests that retirement age is, as it should be, wholly a matter of individual consideration. Some men are through at 40. Some men never start—that is, so far as a worthwhile

career is concerned. Some men are merely maturing at 40 and have not reached the fullness of their powers at 50, or even 60. Some are at their best at 70. A few, like Edison, are able to do useful work at 80 and beyond.

In most large concerns, an age is fixed at which employees should be examined as to their fitness—particularly their physical fitness—and determination of the desirability of their retirement considered. Perhaps some corporations pursue a policy of automatic retirement when a certain age is attained. Such a rule, unless there be frequent exceptions, would not work well. Justices of the United States Supreme Court, who are appointed for life, may retire of their own volition on reaching 70, but most of them, unless the condition of their health makes it unwise, serve well beyond the age of voluntary retirement. Edison's fame was secure long before he was 70, but the world would have lost much if he had ceased work when he had attained the biblical three score years and ten. Man, in some respects, is like a machine—he rusts out sooner than he wears out.—*M-K-T Magazine.*

The Winner

IF you think you are beaten, you are;
If you think you dare not, you don't,
If you think you'd like to win, but you can't,
It's almost a "cinch" you won't;
If you think you'll lose, you've lost,
For out in the world you'll find
Success begins with a fellow's will—
It's all in the state of mind.

Full many a race is lost
Ere even a race is run,
And many a coward fails
Ere even his work's begun.
Think big, and your deeds will grow.
Think small and you fall behind,
Think that you can, and you will;
It's all in the state of mind.

If you think you are outclassed, you are;
You've got to think high to rise;
You've got to be sure of yourself before
You can ever win a prize.
Life's battle doesn't always go
To the stronger or faster man;
But sooner or later, the man who wins
Is the fellow who thinks he can.

—*Author Unknown.*

Clicks from the Rails

Sparrows Enjoy Trip

Four baby sparrows were treated to a big thrill and were separated from their parents for two days recently on the Southern Pacific when the company's wreck train went to clean up a derailment. The youngsters, two in a nest on either side of the "big hook," seemed to enjoy the ride, but were rather tired and hungry when the wrecker returned to Carlin, Nev., and they were happily reunited with their distracted parents.—*Clipped.*

* * *

Railroad Absolutely Necessary

There is at least one town in America in which there is no argument as to the relative value of rail and bus service. Lombard, Montana, a mountain town east of Butte, can only be reached by one of three routes. Two of the three are rail lines, the Chicago, Milwaukee, St. Paul and Pacific, and the Northern Pacific. The other is by skiff on the Missouri River. On account of the town's location it is impossible to build a road into it.

* * *

Much-Traveled "Infants"

J. L. Hodges, for the past 40 years an engineman on the Chicago, Rock Island & Pacific, vouches for this story: Last April a sparrow built its nest beneath the tank of the locomotive driven by "Uncle Jimmie" Hodges, running out of Liberal, Kan. For weeks that sparrow rode out to the end of the line and then back again every day. Soon the eggs hatched and the baby sparrows crowded the mother bird from the nest and she was compelled to stay behind while her home and babies made the round trip on the engine. When Hodges and the engine returned each evening they saw that the mother bird had been busy: each night she had piled up grub worms, grasshoppers and other eatables for the young birds. As soon as the engine was spotted for the night the sparrow gave her family a hearty supper. This practice continued daily to the great delight of Hodges and the train crew until the young birds found they could fly. Now that train crew is a lonesome bunch.—*Railway Age.*

Sound Mootes On Train

For the first time in history sound motion pictures were recently shown aboard a moving passenger train. All of the passengers on an eastbound section of the Union Pacific's Los Angeles Limited were invited to adjourn to the "theater car" where a current sound newsreel and the newly released picture "The Virginian", were flashed upon the screen. The "theater car" was, in reality, a dining car which had been decorated and equipped for the occasion by Paramount-Famous-Lasky Corporation in cooperation with the Union Pacific System. The experiment was of particular interest in that this was also the first time that a new type of portable projection and sound apparatus was used.

* * *

Another Lady President

The most recent addition to the list of women who are railway presidents is Mrs. T. W. Bickett, who has been appointed president of the state-owned North Carolina Railroad Company, by the governor. The line is leased to the Southern. Mrs. Bickett, besides the title, will receive \$100 a month in her new job.—*Exchange.*

* * *

Bridge Painted Two Colors

Did you know that there is a railway bridge on this continent that is painted in one color half-way across, and in another color on the other half? It is the bridge across the Rio Grande river, connecting El Paso, Texas, and Juarez, Mexico. The half that is owned by the A. T. & S. F. is painted in Santa Fe red, the other half, owned by the National Railways of Mexico, is painted black.—*Exchange.*

* * *

Monument to Roadmaster

A leafy tribute was paid to the late George Woods, former roadmaster on the Rock Island, at Geary, Okla., recently, when employees of the Panhandle Division dedicated a tree "in living memory" to Mr. Woods' long railway service. Near the tree was erected a granite monument, to which a bronze tablet was attached bearing his name and his service record.

Want a Tunnel?

Anyone wanting a second-hand tunnel, two and two-thirds miles long, can probably buy one for a song in the State of Washington, according to a recent Associated Press report.

It cost between two and three million dollars new but no one can be found now to claim ownership of it.

The tunnel was built by the Great Northern in the nineties and abandoned last year upon completion of the new Cascade Tunnel. The railroad claims that title to it has reverted to the forest service. The Northern Pacific, whose property it adjoins, denies ownership. The two counties it connects don't want it. In the meantime the state highway department has boarded up the entrances to prevent injury to motorists while its legal owner is being decided upon.

* * *

Glasses Cause Delay

According to recent press dispatches, the loss of a pair of spectacles caused a long delay to a passenger train on a western road in January. The glasses belonged to the engineer, which made them important. He couldn't see very well without them and when they dropped off, while he was leaning out of the cab window, he promptly stopped the train to recover them. Other members of the crew came to his aid and, as time passed, impatient passengers joined in the search which, however, was futile. He prevented a "general alarm" by deciding to leave his spectacles for another day. The train arrived in the next town thirty-five minutes late.

* * *

Fragrant Freight

That fresh cut flowers form a considerable portion of freight traffic is indicated in the shipments over the Southern Pacific. From September 1 to October 20 that company shipped approximately 200 carloads of cut flowers from San Mateo County, Cal., directly south of San Francisco, to Chicago, New York, Boston, Mass., New Orleans, La., and other distant cities. During the week ending October 19, a total of 46 carloads of flowers were removed to the east.—*Railway Age.*

A Wish

2

I'D like to be a could-be
If I could not be an are,
For a could-be is a may-be
With some chance of touching par.

I'd rather be a has-been
Than a might-have-been, by far,
For a might-have-been has never been
But the has-been was an are!

—*Albany Evening News.*